

PEOPLES BANCORP INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 1070578	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,996	\$1,830	-8.3%		
Loans	\$1,054	\$965	-8.4%		
Construction & development	\$51	\$35	-30.5%		
Closed-end 1-4 family residential	\$241	\$222	-8.2%		
Home equity	\$49	\$48	-2.1%		
Credit card	\$0	\$0			
Other consumer	\$91	\$83	-8.6%		
Commercial & Industrial	\$157	\$150	-4.6%		
Commercial real estate	\$405	\$368	-9.0%		
Unused commitments	\$166	\$155	-6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$583	\$538	-7.7%		
Asset-backed securities	\$59	\$0	-100.0%		
Other securities	\$82	\$76	-7.9%		
Cash & balances due	\$41	\$75	82.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$13	\$34	163.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$13	\$32	139.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,760	\$1,609	-8.5%		
Deposits	\$1,420	\$1,388	-2.2%		
Total other borrowings	\$324	\$210	-35.2%		
FHLB advances	\$126	\$93	-26.5%		
Equity					
Equity capital at quarter end	\$216	\$201	-7.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$12	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	9.0%	--		
Tier 1 risk based capital ratio	13.2%	14.3%	--		
Total risk based capital ratio	14.4%	15.6%	--		
Return on equity ¹	2.2%	1.9%	--		
Return on assets ¹	0.2%	0.2%	--		
Net interest margin ¹	3.5%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	79.3%	66.1%	--		
Loss provision to net charge-offs (qtr)	117.5%	94.0%	--		
Net charge-offs to average loans and leases ¹	2.2%	3.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.1%	9.8%	1.2%	3.0%	--
Closed-end 1-4 family residential	2.0%	2.4%	0.1%	0.6%	--
Home equity	1.1%	1.2%	0.0%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.7%	0.5%	--
Commercial & Industrial	1.8%	1.1%	0.2%	0.1%	--
Commercial real estate	4.7%	7.1%	1.0%	1.2%	--
Total loans	3.3%	4.2%	0.6%	0.8%	